



*We Extend a Most Hearty Welcome to
All Delegates of the Dominion Fire
Chief's Convention*

We are sure that you will be most particularly interested in the "Bay Store" which is considered to be one of the finest, best equipped, and most modern Departmental Store Buildings on the continent.

We extend a cordial invitation to every delegate to visit the Store on a tour of inspection, and in this connection would draw particular attention to the magnificent Engine Room and mechanical plant in the basement. Being of a mechanical turn of mind, you cannot fail to be keenly interested in this, it is one of the best and most elaborate engine rooms ever installed, and contains many new and up to date features. The Superintendent on the Fourth Floor, will arrange for your visit if you get in touch with him at any time during your stay in the city.

AGAIN WELCOME

The Hudson's Bay Company.
INCORPORATED 1670 HERBERT E. BURBIDGE, STORES COMMISSIONER

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DOMINION FIRE CHIEFS' CONVENTION, CALGARY, 1919

CONVENTION SOUVENIR

AND

Fire Prevention Manual

ELEVENTH ANNUAL CONVENTION *of the*
DOMINION ASSOCIATION *of* FIRE CHIEFS
Calgary, Alberta, August 19th, 20th, 21st and 22nd, 1919



Convention and Exhibits to be held in the
new Victoria Pavilion, Exhibition Grounds

73.4.11.66

The Robin Hood Mills



Unites with
Chief Smart
in welcom-
ing the Fire
Fighters to
Calgary



Robin Hood Flour Is Different

The Dominion Association of Fire Chiefs

Annually during the last eleven years the members of the Dominion Association of Fire Chiefs have gathered together for the discussion of fire fighting, fire prevention and kindred themes. It was for this purpose that the association was formed in 1909, and the first convention was held in Toronto in that year.



Calgary was chosen as the convention city for 1919 upon the cordial invitation of His Worship the Mayor, City Commissioners, City Council, Board of Trade, Rotary Club, and Fire Chief James Smart. This is the first time the convention has ever been held west of the Great Lakes.



An elaborate entertainment for the visiting fire chiefs has been arranged by Chief Smart and his associates. The funds for this entertainment were raised principally through the advertisements appearing in this booklet.



In connection with the conventions of the Dominion Association of Fire Chiefs, apparatus both for the extinguishment and prevention of fires are exhibited. Apparatus tests are held under the supervision of the association. These tests are regarded as an important phase of the annual conventions.



Instructive papers, prepared by members and dealing with important phases of fire fighting and fire prevention work are read at the annual conventions. These subjects are also discussed by the members. By means of these conventions the association members are kept abreast with the times in fire prevention and fire fighting.

You Have Heard of “BLACK’S”

As being the **Largest Jewelry House** west of Winnipeg. You have heard of their Expert Watch Repairing. You have seen their beautiful illustrated catalogue and you have probably taken advantage of their mail order service when buying gifts. But—have you ever paid them a visit and had the pleasure of seeing their beautiful store and stock of merchandise? If not you have missed one of the greatest pleasures a visit to Calgary can afford.

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DOMINION FIRE CHIEFS' CONVENTION, CALGARY, 1919

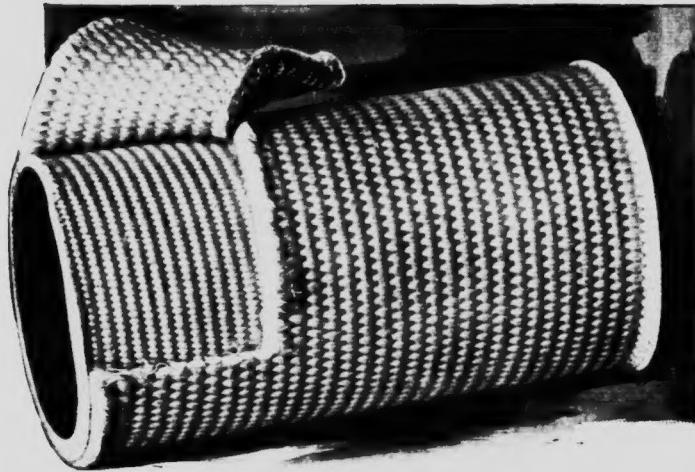
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A. J. SAMIS
City Commissioner



A. C. GRAVES
City Commissioner



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The men who combat the flames — often jeopardizing their lives to save other lives and property — realize the necessity for reliable fire-fighting equipment. The risk is too great to brook the possibility of delay through tie-ups or breakdowns. Municipalities in large numbers therefore specify **Dunlop Fire Hose.**

because they have learned to place their confidence in its flexibility, its strength, its ability to withstand heavy pressure, and its smooth and unobstructed waterway.

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With their resiliency, give to a car that buoyancy which adds comfort, lengthens its life and makes for easier steering. The staunch cords, laid side by side and separately wrapped in a protecting coat of high-grade elastic rubber, make a construction tremendously tough and strong. The heavy demand, far in advance of our fondest expectations, tells the story of the service Dunlop "Cord" Tires are delivering today.

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Dunlop Solid or Pneumatic Truck Tires For Fire Apparatus

are deservedly popular with Fire Chiefs the country over.



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JAMES SMART, *Chief*

Calgary Fire Department, who, with the assistance of the members of the Department and the citizens of Calgary in general, will entertain the 1919 Convention of the Dominion Association of Fire Chiefs.

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is a handsomely bound 180-page collection
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add the necessary variety to the daily meals.

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CALGARY



ASSISTANT CHIEF A. CARR

Who is assisting Chief Smart in making arrangements for the Convention. He is in charge of Accommodations and Transportation



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Dominion Rubber System Fire Hose needs no introduction to Fire Departments in Canada. It has stood the test and proven equal to any emergency.

KEYSTONE and SQUELCHER—two well known Dominion Rubber System brands—never fail. The fire chief, whose equipment of Fire Hose has been selected from these brands, always gets the maximum service.

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For prices and other information, write to the nearest Service Branch of the Dominion Rubber System.



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Head Office, Calgary, Alta.
Service Branches at Calgary
Edmonton and Lethbridge

DOMINION ASSOCIATION of FIRE CHIEFS

ELEVENTH ANNUAL CONVENTION

PROGRAM



TUESDAY, AUGUST *the* NINETEENTH

- 9 a.m. - Opening of Convention at Victoria Pavilion, Exhibition Grounds.
President's address.
Invocation.
Addresses of welcome by Mayor Marshall, W. Toole (President of
the Board of Trade), E. L. Richardson (Manager of the Exhibition
Board) and others.
Business session.
2 p.m. - Business session.
Ladies' "Get Acquainted" Party.
8 p.m. - Business session.
Ladies' Orpheum Theatre Party.

WEDNESDAY, AUGUST *the* TWENTIETH

- 9 a.m. - Business session.
12 noon - Official Photograph.
2 p.m. - Business session.
9 p.m. - Plaza Cabaret.

THURSDAY, AUGUST *the* TWENTY-FIRST

- 9 a.m. - Business session.
11 a.m. - Demonstration of Exhibits.
Afternoon - Sight-seeing trip around the city to Bowness Park where Boating,
Canoeing, Swimming and other sports will be held.
8 p.m. - Business session.

FRIDAY, AUGUST *the* TWENTY-SECOND

- 9 a.m. - Business session.
2 p.m. - Business session.
8.30 p.m. - Smoking Concert and Entertainment for Returned Members of
the Department and Members of the Dominion Association of
Fire Chiefs at Fire Headquarters.

(This Programme subject to change)

Compliments of
**Alberta Pacific
Grain Company**

Limited —

Calgary, Vancouver, Winnipeg



Elevators at all Principal Stations
in Alberta and Saskatchewan.

THE 11TH ANNUAL CONVENTION
[OF THE
DOMINION ASSOCIATION of FIRE CHIEFS
WILL BE HELD AT THE
New Victoria Pavilion, Exhibition Grounds, Calgary
AUGUST 19, 20, 21, AND 22, 1919

The topics selected for discussion are as follows:

"*Proper Tire Equipment for Motor Fire Apparatus,*" by Chief C. J. DeFields, Windsor, Ont., and Chief J. E. Buchanan, Winnipeg, Man.

"*Building Construction and Bylaws Governing Same,*" by J. Grove Smith, Dominion Fire Commissioner, Commission on Conservation, Ottawa, Ont.

"*Building Construction and How It Applies to the Work of Fire Chiefs and Fire Departments,*" by Chief John Healey, Denver, Colorado, U.S.A.

"*Municipal Bylaws for Building and for Fire Prevention, having been adopted by Municipal Councils, should they not be O.K'd by Provincial or Dominion Authorities and not Allowed to be Suspended, Amended or Repealed Without the Consent of the Same Authorities,*" by Chief T. E. Heath, Saskatoon, Sask., and Chief D. Guthrie, Nelson, B.C.

"*Adjustment of Fire Losses from the Standpoint of the Insurance Adjuster,*" by H. Thomas, Insurance Adjuster, Calgary, Alberta.

"*Advantages of a Fire Prevention Campaign,*" by Chief A. C. Cameron, Oshawa, Ont., and Chief J. W. Churchill, Halifax, N.S.

"*Precaution Against Fire in the Home, from the Housewife's Point of View,*" by Mrs. (Chief) J. E. Keyes, Galt, Ont.

In addition to the above set topics there will be our usual Round Table discussion, and the following subjects have already been selected:

"*The Smoke Mask—Is it Suitable for Fire Department Work?*"

"*Fire Caused by Steam Pipes.*"

"*Filling up of Basement Area Windows during Winter Seasons.*"

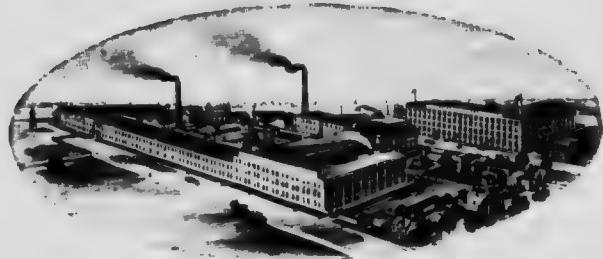
"*Pensions for Firemen—Volunteer, Part-paid and Full-paid.*"

"*Should Motor Apparatus Drivers be Paid More than Other Members of Fire Departments in Same Grade of Service?*"

And any other topic of interest to the members that may be placed in the hands of the Secretary.



*Our Factories
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and Branches*



WE feel it is no presumption to thus address you, since length upon length of "Paragon" and other brands of Fire Hose made in our factory, are found throughout the Dominion, tying up our organization with your departments and thus symbolic of the genuine ties of friendship radiating from our head office and its branches to you, and which we find heartily reciprocated.



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DOMINION ASSOCIATION OF FIRE CHIEFS

Officers for 1918-1919

President: Chief R. Pritchard, Chatham, Ont.

First Vice-President: Chief Emile Berthiaume, Three Rivers, Que.

Second Vice-President: Chief Thos. E. Heath, Saskatoon, Sask.

Secretary: Chief Jas. Armstrong, Kingston, Ont.

Treasurer: Chief John E. Keyes, Galt, Ont.

Board of Directors

Chief Emile Berthiaume, Three Rivers, Que.

Chief Thos. E. Heath, Saskatoon, Sask.

Chief Geo. W. Baines, Moose Jaw, Sask.

Auditors

Chief J. E. Buchanan, Winnipeg, Man.

Chief G. W. Baines, Moose Jaw, Sask.

Chief Wm. Hardy, Lethbridge, Alberta.

Provincial Vice-Presidents

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British Columbia—Chief J. F. Moffat, Vernon.

Manitoba—Chief H. E. Rose, St. Vital.

New Brunswick—Chief T. H. Fitzpatrick, Chatham.

Nova Scotia—Chief J. E. Churchill, Halifax.

Newfoundland and Prince Edward Island—Chief A. S. Stalker, Picton, N.S.

Ontario East—Chief H. George Gillespie, Brockville.

Ontario West—T. O. Broadwell, Leamington.

Ontario Northwest—Chief W. J. Phillips, Sault Ste. Marie.

Quebec—Chief A. Debeau, Verdun.

Saskatchewan—Chief F. G. Furby, Yorkton.

Chairman of Committee on Exhibits:

Chief Thos. E. Heath, Saskatoon, Sask.

Secretary of Fire Prevention Bureau:

Chief J. S. France, Bain Waggon Works, Woodstock, Ontario.

Time and Place of Former Meetings and Officers Elected

Year	Meeting	President	Vice-President	Secretary	Treasurer	Board of Directors
1909	Grand Rapids, Mich.	John Thompson	W. A. Howard	John Thompson J. E. Keyes
1909	Toronto	A. B. Ten Eyck	John Aitkens	W. A. Howard	Jas. Armstrong	J. S. France A. Borland G. W. Baines
1910	Toronto	John Aitkens	J. S. France	L. G. Finch	J. E. Keyes	Jas. Armstrong A. Borland G. W. Baines
1911	Sault Ste. Marie	J. S. France	F. N. Wetmore	L. G. Finch	J. E. Keyes	G. S. Murray H. B. Graham Jas. Fowler
1912	Woodstock	F. N. Wetmore	A. S. Kappelle	L. G. Finch	J. E. Keyes	A. D. Cameron G. S. Murray
1913	Kingston	A. S. Kappelle	E. F. Earl	L. G. Finch	J. E. Keyes	J. Aitkens
1914	Stratford	E. F. Earl	J. W. Graham	L. G. Finch	J. E. Keyes	J. Thompson J. Thompson
1915	Ottawa	J. W. Graham	J. E. Buchanan	Jas. Armstrong	J. E. Keyes	J. Aitkens
1916	Windsor	J. E. Buchanan	Jas. Corbett, 1st R. Pritchard, 2nd	Jas. Armstrong	J. E. Keyes	J. Armstrong J. Tremblay
1917	Port Arthur Fort William	Jas. Corbett	R. Pritchard, 1st E. Berthiaume, 2nd	Jas. Armstrong	J. E. Keyes	J. Smart J. S. France J. Corbett T. E. Heath E. M. Ross
1918	Toronto	R. Pritchard	E. Berthiaume, 1st T. E. Heath, 2nd	Jas. Armstrong	J. E. Keyes	R. Pritchard T. E. Heath R. McLeod E. Berthiaume T. E. Heath Geo. W. Baines

April 2, 1915, L. G. Finch resigned and J. Armstrong was appointed Secretary.

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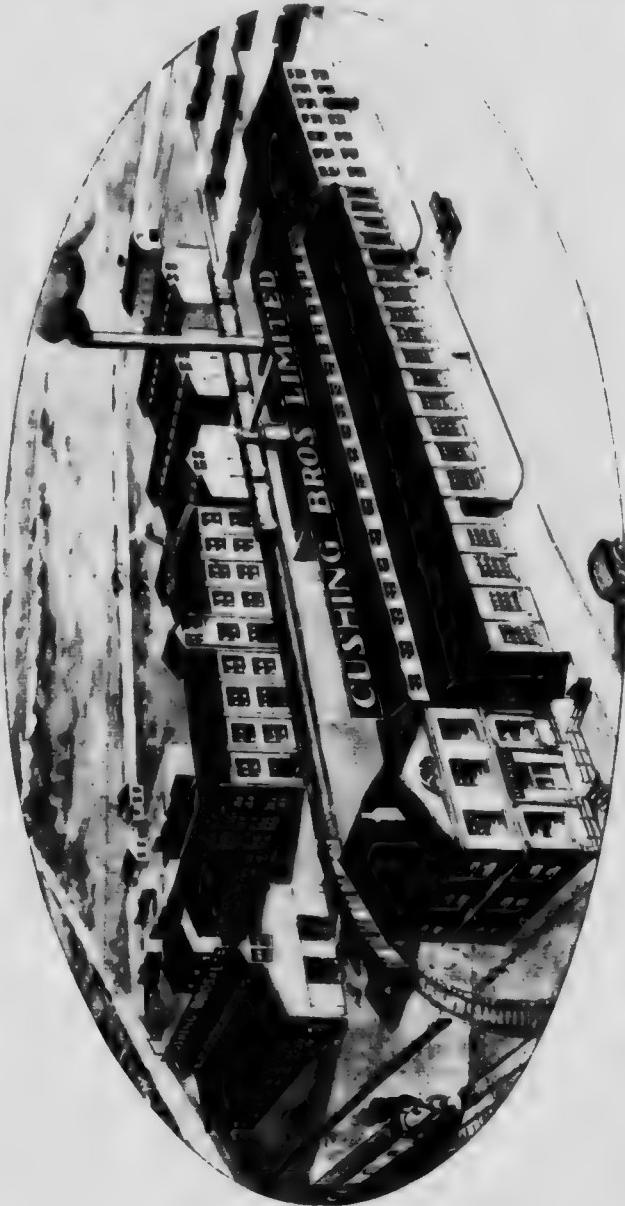
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Kingston, Ontario

Secretary

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it lacks one of the most vital things conducive to healthy growth.

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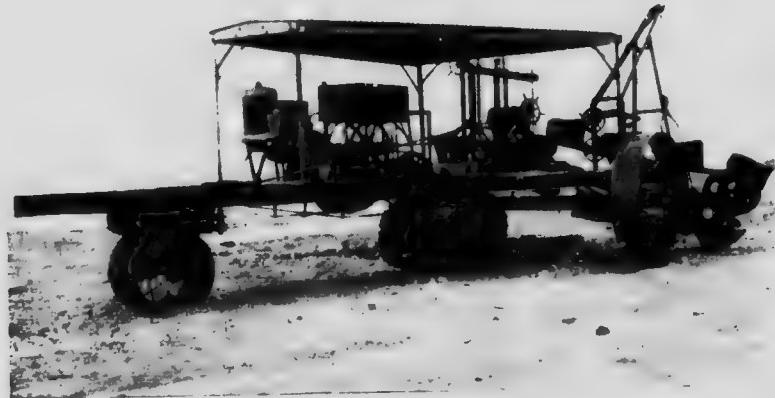
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Treasurer

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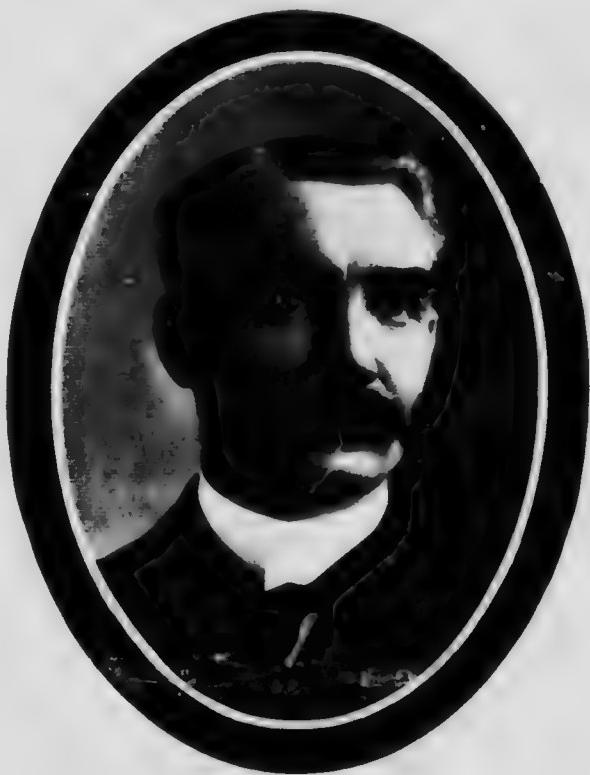
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FIRST MEMBERS OF THE PROVINCIAL ASSOCIATION OF FIRE CHIEFS

1909.

Present at the Organization Meeting, held at Grand Rapids, Michigan, August 18, 1909.

Vikens, London; V. Henderson, St. Thomas; John Thomason, Toronto; J. A. Tremblay, Montreal; W. V. Howard, Peterborough.

Front Row, Sitting - Chief A. B. Ten Eyck, Hamilton; J. Pritchard, Chatham; C. H. Moore, Walkerville; R. H. Meyers, Stratford; G. S. Murray, Windsor; Geo. Barnes, Owen Sound.

Back Row, Standing - Chief Jas. Armstrong, Kingston; R. Pritchard, Chatham; C. H. Moore.

Everyone Knows That

Industry and Commerce are the backbone of any Nation. A business is built up on efficiency--and the same thing applies to everything else. For this reason the City of Calgary reciprocates the energy of its FIRE CHIEF who has helped to make it one of the safest cities in the West to live in.

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THE CALGARY FIRE DEPARTMENT

The first real organization of a fire department for Calgary took place in 1885, when a hook and ladder company and a bucket corps was organized and a chemical engine procured. The officers elected were as follows: Captain, Steve Jarrett; lieutenant, Ed Donohue; treasurer, W. H. Cushing; laddermen, Joe Rodway and James Smart; hookmen, Jack Summers and Walter Jarrett; axemen, S. N. Jordan and S. J. Clarke; truckman, Mr. Shaw; finance committee, S. J. Clarke, J. H. Millward, J. Lambert; property committee, John Soules, Mr. Turnbull and J. Ellis.

From this meagre beginning, the Calgary Fire Department has made steady progress until today it stands second to none for a city of its size in North America. It is one of the best equipped and best manned departments in the country.

During its early stages, the Department used the best equipment available in the way of hand and horse-drawn apparatus which was considered modern in its day but which has gradually given place to the very newest and most modern of motor equipment.

The first piece of motor equipment was purchased in 1910. The Department is now completely motorized with the exception of one team at Fire Station No. 3, and this will be substituted by motor in the next few months.

The Gamewell Fire Alarm System was installed in 1910 with 56 boxes. This has been added to from time to time until now there are 150 boxes conveniently located in all parts of the city and are indicated by a red incandescent light suspended from the pole.

In 1914 the most up-to-date traffic Semaphore Alarm System was inaugurated for notifying traffic at intersections, and this is being added to yearly, thus preventing many accidents.

The Calgary Department was amongst the first to adopt the two platoon system, which went into effect in April, 1919, and is proving very satisfactory and is rendering the highest degree of efficiency.

At present the Department has nine fire stations in service manned with the authorized strength of 101 men.

Out of the 94 men on the Department in 1914, 54 volunteered for military service, of which many were wounded and three were killed or died as the result of wounds. Many received high honors for their conduct upon the field of action.

The highest commendation is due those of the present administration of the Department, and especially Chief James Smart, who by his untiring efforts has succeeded in giving Calgary a Fire Department of which every citizen of the city is proud. Chief Smart first joined the Department in 1885. From the pulling of apparatus by hand to the modern motor machine is a long way, and so it is that the present chief does not want for anything from lack of experience to guide him in his official capacity. He was appointed chief on March 21, 1898.

As for the efficiency of the Calgary Fire Department, it might be said that the per capita fire loss for Calgary is among the lowest of any city in Canada. Covering a four-year period, of the twelve leading cities of Canada, the average per capita loss for Calgary was \$1.69. Only one other city in Canada showed a smaller loss, that being Halifax with \$1.60. For the year 1918 the loss for Calgary was extremely low, it being only 85 cents per capita, on an assumed population of 70,000.

DOMINION FIRE CHIEFS' CONVENTION, CALGARY, 1919

THE PLAZA

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Canada's Finest Cabaret

Jazz Music Singing Dancing

Our Entertainment is Known from Ocean to Ocean

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Calgary's Most Convenient Store

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Canada Life Building, Calgary

Every Class of Insurance Transacted*Information Willingly Supplied*

PHONE M 3278

Calgary Fire Stations and Equipment

Headquarters Corner of First Street East and Sixth Avenue.

Phone M1197; private exchange connecting all stations.

The Calgary Fire Department consists of the officers, stations and apparatus as set out hereunder:

FIRE HEADQUARTERS

Department Phone: M1197

Chief: James Smart; chief's phone, M2690; residence, M3131.

Assistant Chief: A. Carr; phone, M1197.

Captains: McLaughlin, Smart and Wilson.

Electrician: C. O'Brien.

Master Mechanic: Wilson.

Apparatus

One motor hose and engine combination; one motor chief's car; one motor assistant chief's car; one motor emergency car; one motor salvage patrol car; one motor aerial truck; one motor hose car; one motor supply wagon.

FIRE STATION No. 2

Corner of Eighteenth Avenue and Second Street East

Department Phone: M1197

Captain: J. McKinnon.

Apparatus

One motor hose wagon; one motor city service truck; one Waterloo steam engine.

FIRE STATION No. 3

Ninth Avenue and Eleventh St. East
Department Phone: M1197

Captain: E. Knight.

Apparatus

One motor hose wagon; one horse-drawn aerial truck.

Four hundred and twenty-nine alarms of fire were received by the Fire Department during the year 1918, involving property valued at \$4,562,673, of which amount \$3,021,815 was covered by insurance. Damage and loss to the extent of \$59,710 was sustained as a result of fires aforementioned.

FIRE STATION No. 4

Sixth Street N.E., Bridgeland

Department Phone: M1197

Lieutenant: Thompson.

Apparatus

One motor hose car.

FIRE STATION No. 5

Seventeenth Avenue and Eleventh Street West

Department Phone: M1197

Captain: J. Shelly.

Apparatus

One motor hose wagon.

FIRE STATION No. 6

Boulevard, Hillhurst

Department Phone: M1197

Captain: A. Rogers.

Apparatus

One motor combination hose and engine.

FIRE STATION No. 7

Sixteenth Avenue and First Street N.W.

Department Phone: M1197

Captain: P. Brooks.

Lieutenant: W. Keinnear.

Apparatus

One motor hose car.

FIRE STATION No. 9

Ogden

Lieutenant: Thos. Inch.

Apparatus

One motor hose car.

FIRE STATION No. 10

Glengarry

Department Phone: M1197

Captain: A. Crocker.

Apparatus

One motor hose car.

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THE DIAMOND CLOTHING CO., LTD.

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Store, Ltd.**

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"The Theatre of High Class Photoplays"

We Manufacture
The Oldest Necessity
of Mankind.....

What Is It?

People will say, "Bread, meat, fruit and vegetables are necessities of life." They are. So are homes, railroads, telephones, telegraph, etc.; but the real, and genuine necessity of mankind is

Pleasure!

Without pleasure a community becomes deadened, hopeless and ignorant. The person who has no pleasure usually dies young and is subject to all sorts of diseases.

The greatest means of furnishing pleasure is the properly managed moving picture theatre.

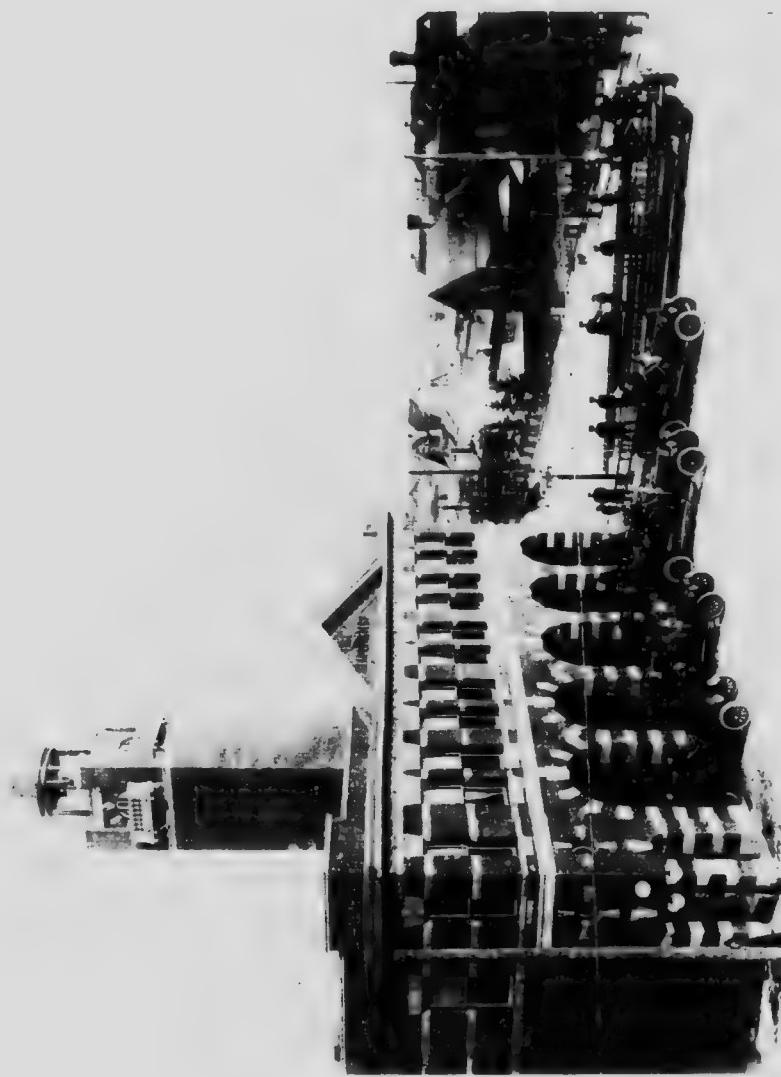
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Full stock of accessories, tires, oils
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Special Lubricating Oils for Fire Apparatus
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Bicarb Soda and Acid for Chemical Apparatus
A Full Line of Oils and Greases for All
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AND WAREHOUSEMEN

CALGARY, ALBERTA

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Butter, Eggs, Cheese and Poultry
Cold Storage

437-439 10th Ave. East, Calgary

FIRE PREVENTION

It is the purpose of this publication to awaken the citizens to their responsibility in the matter of the reduction of the great waste by fire which is experienced every year.

FIRE WASTE IN CANADA

Fire waste in the Dominion of Canada constitutes a problem of paramount and far-reaching importance. Continuation of the present tremendous loss of property and life by fire cannot but vitally affect the economic future of the country.

The public regards disastrous fires with but little concern, holding the popular but erroneous conception that the insurance companies pay the loss. The absurdity of such an assumption is manifest. They could not do so and remain solvent. In the event of a conflagration, such as that in Toronto in 1904, the insurance companies poured into the city \$10,000,000 that had been gathered from all parts of Canada. The people of Vancouver and of Halifax helped to rebuild Toronto. It is this comity of interests through fire insurance that enables recovery from the effects of fire.

Every individual in Canada is made to contribute directly or indirectly his or her share of the loss. The average policy holder is inclined to consider the question of fire insurance rates as affecting only the cost of the policies upon his own property. The fact is generally ignored that the price of every article necessary to existence is charged with a proportion of the fire cost. The tax is indirect and the exact amount is difficult to determine. The average consumer pays it unconsciously and, therefore, willingly. A loaf of bread bought of a retail store, bears the cost of insurance upon the buildings and stock of a retail store, bakery, flour warehouse, flour mill, terminal elevator, country elevator and farmers barn. In this manner something is taken from the earnings of every man to pay the cost of fire; a portion of all labor and industry represents the unproductive effort of restoring values that have been carelessly destroyed. The burning every year of millions of dollars of created value increases the cost of living and is, therefore, of vital interest to the community.

There is a growing recognition of the fact that fire waste is needless and that definite measures should be taken for its avoidance.

To arouse the people against the fire foe is our greatest task. There is no difference regarding the essentials. The average citizen will admit that fire waste is in the nature of a national disgrace. The task is to make him do something to remedy conditions. It seems ridiculous that a people so eager to seek out and destroy the mysterious and hidden enemies of mankind should be so slow and sluggish in fighting a foe so plainly in sight and so readily vanquished. We have led the world in seeking out the causes of pestilence and removing them. We are in the vanguard of the battle against tuberculosis, typhoid and other malignant diseases. Still we stand apart and let the other nations lead in the fight against an enemy much more easily conquered.

FIRE LOSS IN CANADA COMPARED WITH OTHER COUNTRIES

The true significance of the fire waste in Canada can perhaps be best realized by comparison with the loss in foreign countries. From figures made available by the National Board of Fire Underwriters, it appears that the average per capita loss in

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PHONES M2803 and M2116

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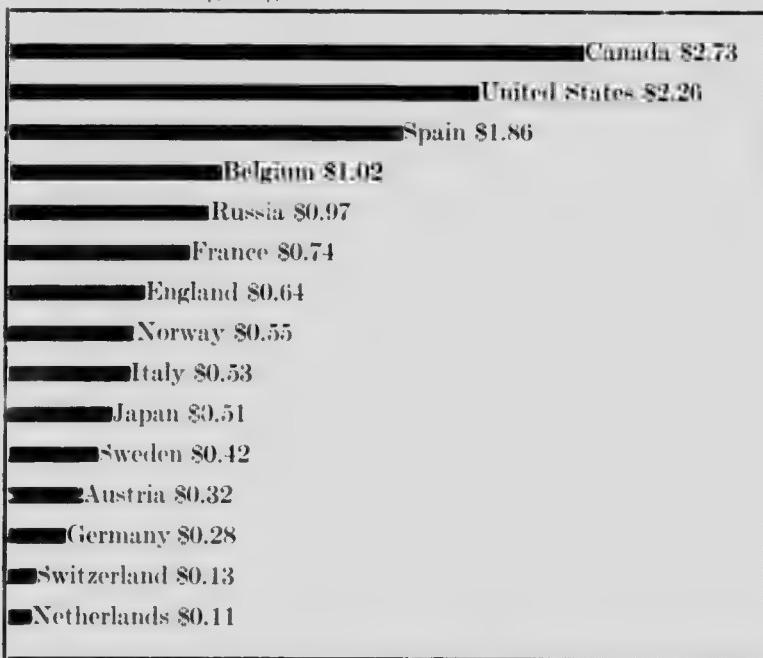
**WHOLESALE FRUIT
and VEGETABLES**

CALGARY, ALTA.

Office Phone M3894

Warehouse Phones M2997 and M5050

Canada exceeds that of every other nation in the world. The actual comparison is graphically shown in the following diagram:



Average Per Capita Fire Loss in Canada, England and Foreign Countries, 1912-15.

PERIOD COVERED BY INVESTIGATION

As a period of four years is considered the minimum upon which to base conclusions of any value, the record covers that length of time. Owing to fluctuations in the amount of loss from year to year, it is obvious that reliable averages cannot be obtained from the figures for any one year. For a similar reason, figures for the year 1916 are omitted. Two fires, one destroying the Dominion Parliament buildings at Ottawa and the other sweeping northern Ontario, caused an aggregate property loss of approximately \$5,000,000, and increased the per capita loss of the Dominion for the year to \$3.40, as compared with an average of \$2.73 for the four preceding years. Therefore, to include 1916 figures, in any statement designed to show average conditions would be entirely misleading. From 1912 to 1915 no conflagration of extraordinary importance occurred, and it is believed these years fairly represent the present normal fire waste situation in Canada.

Comparison of Fire Losses for 12 of Canada's Largest Cities

City	Estimated Population	Total Property Loss	Fire Loss per Capita
Montreal.....	650,000	\$1,800,000	\$2.76
Toronto.....	470,144	1,457,479	3.10
Winnipeg.....	203,255	662,549	3.26
Vancouver.....	115,000	677,771	5.89
Hamilton.....	101,808	314,314	3.08
Ottawa.....	101,793	342,792	3.36
CALGARY	84,000	142,536	1.69
Quebec.....	80,000	290,201	3.63
Edmonton.....	72,516	159,643	2.20
London.....	55,026	200,457	3.61
Halifax.....	55,000	88,304	1.60
Saskatoon.....	25,000	301,719	12.06

The above figures are copied from the 1918 book issued by the Commission of Conservation. It will be noticed that Halifax is the only city in Canada having a less per capita fire loss than Calgary.

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and Confectionery

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M 2134

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NEW LUMBER YARD

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Have opened a Retail Lumber Yard
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CORNER 10th AVE. W. and 9th ST.



A Full Line of Builders' Supplies

OUR GRADE AND PRICES ARE RIGHT
NO ORDER TOO SMALL

Prompt Delivery

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for a*

GAS RANGE or HEATER

please remember we are the Alberta
agents for the well known

Clarke "Jewel" Gas Range
and Heater

From past experience we know
there are none better and our prices
are right. We also carry a full line
of gas supplies such as burners, etc.
See us before buying.

CANADIAN WESTERN M'F'G AND SUPPLY CO.

LIMITED

STANDARD VINEGAR CO., LIMITED

Manufacturers in Bond of Spirit Vinegar, Etc.

Our Products are Manufactured
Under Government Supervision

Phone E5222

1116 12th Street East, Calgary



WHY INSURANCE RATES IN CANADA ARE HIGH

Carelessness causes seventy per cent. of Canada's losses. The above conditions were discovered in a basement two days after insurance policies for \$23,000.00 had been issued upon the contents of the building.

D. V. COPE & COMPANY

FURNITURE

(Exclusively Wholesale)

We carry in stock full and complete lines of Furniture, Baby Carriages, Go-Carts, Etc., Etc.

All Mattresses

Sold by us are manufactured by ourselves and GUARANTEED

SAVE FOOD

Keep your Meat, Butter, Milk, Vegetables, etc., fresh so that none will be wasted

SAVE MONEY

The ice-box is your best friend, it keeps your food nutritious and helps to **REDUCE THE HIGH COST OF LIVING**

SAVE ICE

"SERVICE"
Is our motto

PHONE M2633
for prices, etc.

THE ALBERTA ICE COMPANY LIMITED

Corner Tenth Avenue and Centre Street

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**Fine Quality, Prompt Service,
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The Butter That Betters the Bread

MANUFACTURED BY THE

CENTRAL CREAMERIES

LIMITED

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Creameries at
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COMPARISON OF OVERHEAD INSURANCE CHARGES

To illustrate in a concrete manner the extra overhead charges imposed upon the Canadian manufacturer through the excessive cost of insurance, English and Canadian rates on a number of specific industries are compared in the following table:

Class of Property Insured	Rates in England		Rates in Canada	
	Per \$100 per annum	Per \$100 per annum	Per \$100 per annum	Per \$100 per annum
Biscuit Factory.....	\$0.37		\$1.80	
Boot and Shoe Factory.....	0.47		2.05	
Brewery.....	0.10		0.90	
Clothing Factory.....	0.17		0.87	
Flour Mill.....	0.53		2.75	
Fur Garment Factory.....	0.45		1.45	
Harness Factory.....	0.17		1.45	
Hat Factory (felt).....	0.42		1.50	
Hat Factory (straw).....	0.37		1.63	
Machine Shop.....	0.15		1.00	
Planing Mill.....	1.25		3.18	
Tannery.....	0.37		1.52	
Whitewear Factory.....	0.15		0.85	
Wood Box Factory.....	1.57		3.10	
Woollen Mill.....	0.92		3.25	

THE CONTROL OF FIRE WASTE

Consideration of the basic differences between fire waste conditions in Canada and foreign countries leads to the conclusion that, in this generation, we cannot hope to approximate the same standards as Europe. The mass of timber construction, climatic conditions, the restless, mobile character of the population, are three sufficient reasons, apart from incendiaryism and carelessness. Nevertheless, the present rate of loss can be greatly reduced by placing proper emphasis upon preventive measures.

Fire prevention in its larger significance aims at control of the three great sources of all fires, physical, occupational and personal. It seeks to compel a proper construction of buildings and the safeguarding of hazardous features in building. It aims to correct personal negligence in regard to fire dangers and to discourage incendiaryism by urging rigid investigation into the causes of all fires. While it is improbable that such laws as obtain in Europe in regard to the control of fire will ever become enacted in Canada, there is a pronounced and growing tendency to curb public evils by statutory intervention. In our complex modern life, proper legislation and its effective enforcement have been found essential to produce any real control over the things that should be repressed in the common interest and for the common good.

In the treatment of no other subject affecting public welfare has Canada tarried so long as it has in the field of fire prevention. Canadians have had such a fund of natural wealth and believe so thoroughly in individual freedom that they have not felt the need of economy nor have they been willing to circumscribe personal liberties. The fire waste has become, however, an economic burden that not even the wealthiest country can long afford.

John Deere Plow Company of Calgary, Limited

W. E. UNDERWOOD
Secretary-Treasurer
and Manager

CALGARY

ALBERTA

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Manufactures of

POLISHED PLATE, WINDOW,
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Brandon, Man., Regina, Sask., Saskatoon,
Sask., Edmonton, Alta., Lethbridge, Alta.,
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LIMITED
FARM IMPLEMENTS

**CHIEF CAUSES OF FIRE WASTE AS GIVEN BY INSURANCE
INTERESTS**

A questionnaire was sent to 179 fire insurance companies, 92 general agents and 38 loss adjusters by the Commission of Conservation asking: What they considered the principal causes of Canada's large fire waste? The answers were intelligible and complete and have been classified as follows:

	No. of Replies in which Specified
Carelessness—	
Carelessness in general	66
Matches	32
Smoking	23
Accumulations of rubbish	23
Indifference because of insurance	18
Hot ashes in wooden receptacles	14
Careless handling of gasoline	14
Lighting fires with coal oil	12
Ignorance of fire hazards	9
Total	211
Insurance—	
Moral hazard	24
Non-inspection of property by agents	19
Attitude of courts toward fraudulent claims	14
Over-insurance	13
Unscrupulous agents	13
Fire insurance in general	12
Too prompt payment of losses	12
Over-payment of losses	11
Agents' desire for large commissions	8
Inexperienced loss adjusters	6
Adjusters for the assured	5
Total	137
Building Construction—	
Poor construction in general	35
Defective chimneys	34
Shingle roofs	29
Frame buildings	17
Exposure	13
Total	128
Inadequate Laws—	
Want of laws to fix personal responsibility	21
Inadequate building by-laws	16
Lack of municipal inspection laws	16
Poor enforcement of building laws	15
Lack of investigation of causes of fires	12
Indifference of municipal councils	11
Lack of regulations in regard to explosives and combustibles	8
Total	99

A. M. Terrill, Limited**FLORISTS**

Largest Growers of Roses, Carnations,
House and Garden Plants in
Western Canada.

Calgary, Alberta**PLUNKETT & SAVAGE****Wholesale Fruit and
Produce Merchants**

Dealers in Green Fruits, Butter, Eggs,
Cheese, Vegetables and Confectionery

CALGARY, ALBERTA**Watson, Campbell &
Smith, Limited**

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Moir's Chocolates

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Bake Ovens and Bakers' Supplies

Office and Warehouse 224 11th Ave. W.
Telephone M1720 CALGARY, ALTA.

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SHOES****Calgary - Alberta****ADVANCE-RUMELY
THRESHER CO., INC.****CALGARY - ALBERTA****BIRNIE LUMBER
and COAL CO., Ltd.****Wholesale Only****Calgary, Canada****The Western Supply
and Equipment Co.****LIMITED**MINE, MILL AND BUILDERS'
SUPPLIES AND MACHINERY

10th Avenue and 10th Street West

CALGARY

Offices & Warehouses Calgary, Edmonton, Lethbridge

**Winnipeg Paint and
Glass Co., Limited****"Everything for a Building"****Calgary - Alberta**

Winnipeg, Edmonton, Calgary, Swift Current

	No. of Replies in which Specified
Heating and Lighting --	
Defective electric wiring	25
Defective stove pipes	23
Defective furnaces	21
Defective gas appliances	4
Over-heated stoves and furnaces	8
Unprotected gas jets	3
Total	84
Public Fire Protection --	
Inadequate fire protection	14
Defective fire protective appliances	12
Total	26
Miscellaneous --	
Lightning	25
Climatic conditions	18
Total	43

MR. MANUFACTURER AND MILL OWNER

It is your duty to safeguard your property against loss by fire, and particularly it is necessary at this time, when resources must be conserved. This applies to all productions, more especially to that of food-stuff and every safeguard should be applied to prevent fire destroying that which is, and will be, greatly needed to supply the requirements of our people.

INSPECT your premises regularly. Correct all defects, take the utmost precaution against loss by fire and make preparation to safeguard your property by preventing fires.

MR. MERCHANT

Do you know that you are in part responsible for the higher rates of insurance premiums by not giving more attention to the prevention of fire? Rates are based on construction of buildings; occupancy; lighting; area; police system; fire department; watchmen; pavements; widths and condition of streets and general condition of surroundings, and particularly of individual properties. Clean up your premises, and keep clean. Remove all waste and destroy it under proper supervision. No one can honestly foretell a loss by fire. It comes when least expected and when least prepared.

DON'T be in the unprepared class. Make Fire Prevention your business. It will pay good profit, and save loss of trade which becomes scattered as the inevitable results of fire loss.

MR. EMPLOYEE

A fire in the establishment where you work may mean its destruction and cause you and others to lose their positions and income derived therefrom. You certainly don't want such a calamity to happen and should interest yourself in seeing that it does not — by means of prevention.

DON'T permit waste or other fire-breeding material to accumulate in or about where you are working. Talk to your fellow-workers, point out the danger and loss from fire and induce them to use care and precaution to prevent fires. Don't do this for a limited period only, but be constantly on the watch for any defects or conditions that might cause fire, and see that they are removed.

Western Tent and Mattress Co.

Tents, Covers, Camp Furniture
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Automobile Tents and Touring Equipment

Phone M2573

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Tudhope, Anderson Co., Limited

Manufacturers and Dealers in

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Vehicles and Stoves

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CALGARY, ALTA.

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Harness, Horse Collars, Riding Saddles, Trunks, Valises
Bags, Etc., Saddlery Hardware, Domestic and Imported
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Terminal Grain Company, Limited

Commission Merchants
Track Buyers

PHONES M4850, M4851

REFERENCE Bank of Hamilton, Winnipeg

CALGARY, ALBERTA

HOUSEKEEPERS

Stop awhile from pleasure and clean up your homes and aid in the prevention of fires.

STOP piling rubbish, trash or waste in cellars, backyards or streets.

STOP using other than safety matches.

STOP putting ashes in wooden boxes; use metal cans.

STOP filling oil or gasoline stoves or lamps when lighted.

STOP hanging clothing or draperies near open fires or stove pipes or steam pipes.

STOP starting fires in furnaces or stoves without seeing that they are properly put up, and see that chimneys and flues are clean.

A FALSE IMPRESSION

Many merchants on finding their store property on fire have ordered people to keep away from the stock, fearing complications when the adjuster arrives at a later date. The property owner must do all in his power to save as much of his stock as possible.

In case a fire breaks out in a mercantile risk, organize a salvage corps to remove as much of the stock as possible to a place of safety.

TIMELY WARNING

Two-thirds of the fire waste is caused by carelessness, neglect and indifference. This can be overcome by cleanliness and attention to conditions, and is the first step towards effective fire prevention.

Aid in Fire Prevention—It means saving of life and property and dollars.

CHILDREN AND MATCHES

Children playing with matches have caused a great many fires in this province, resulting in both loss of property and loss of life. Parents should instruct their children regarding the danger of playing with matches. Keep matches out of the reach of children.

COAL OIL

Starting a fire with coal oil is a most dangerous practice and should be discontinued. Read the following newspaper clipping from the *Regina Leader* of August 21st, 1918:

"Moose Jaw, August 21st.—Kerosene thrown on the kitchen fire in order to hurry up the supper caused a tragedy here last night in the home of J. Mitchell, 715 Athabasca Street West. The baby of the family about four years of age was so frightfully burned that it died just before midnight. The mother who is in the general hospital in addition to terrible burns is suffering from a severe mental shock. Her condition is serious and perhaps may prove fatal, as she is badly burned on the body and arms. A third child, about ten years of age, was slightly burned about the arms and hands. The father is an employee of the Robin Hood Mills and was at work when the fire occurred. He arrived in time to accompany his wife and child to the hospital in the ambulance."

The Fire Commissioner has received many reports similar to this. Will you allow coal oil to be used in starting fires in your house?

HOW TRASH MAKES FIRES

A pile of trash that has been lying around all winter is as dry as tinder. A spark and a little breeze are all that is necessary to start trouble. The spark may come from a match thrown down, or from a cigarette cast aside, or from your own or neighbor's flue.

A spark, however, is not always necessary. There is such a thing as spontaneous combustion. Lots of people don't realize that inanimate objects can set themselves on fire. Anyone who has been in a chemical laboratory does realize how simple a matter it is. In piles of trash or old rags a process of decay sets in that, under certain conditions, it is quite likely to produce heating and sometimes, in the end, fire. Greasy or oily rags are susceptible to this process.

Thus every pile of trash and every accumulation of old clothes or rags, whether in the attic, the cellar or the yard, is a constant menace to the home.

The horse-shoe of luck may not always hang over the barn that "never has had a fire."

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PREVENTING FIRES

Defective heating apparatus has been responsible for a very large proportion of the fires which have occurred in this province. Every householder should look over his furnaces, stoves, chimneys and stove pipes to see that they are in good condition. Stop and think for a moment what a fire really means; think of the loss of your house with all its contents, think of the cost of replacing it, think of the loss which you will suffer even if you do carry insurance. Is it not worth while to spend an hour or so looking over your heating apparatus so that it may be in good condition? Safety first. Consider carefully the following questions:

- Have you a metal stove board under the heating stove?
- Is all woodwork within two feet of the stove protected?
- Is the stove free from cracks and breaks?
- Is the stove pipe clean, sound and perfectly jointed and rigid?
- Have you protected all woodwork within eighteen inches of the stove pipe?
- Is there a double ventilator thimble around the pipe where it passes through a partition?
- Is the chimney clean, is it free from cracks, and is the mortar between the bricks still sound?
- Does any woodwork come in contact with the chimney?
- Are any flue holes papered over, covered with wood or stuffed up with rags or paper?
- Does the wallpaper come up against the stove pipe?
- Are you over-heating the stove or furnace, or leaving draughts wide open?
- Have you any metal receptacles for ashes?
- Do you dump ashes on wooden floors or against wooden walls, partitions and fences?
- Do you deposit rags, waste paper and rubbish with ashes?
- Do you keep the boiler free from combustible rubbish? Safety along these lines means protection of your property and the lives of those dear to you; so inspect all these things and exercise due care.

THE VITAL TIME

In the larger cities, the fire-fighters reach a fire in the business centre in not more than five minutes after the alarm is received. In the residential section it takes from five to seven minutes for their arrival.

Between the time of the discovery of the fire and the appearance of the firemen, at least five minutes must elapse.

And that particular five minutes is the VITAL TIME in the life of the fire.

It is the time when you, alone, may do more to save your property than the entire fire department can do five minutes afterward.

It is the time when the smallest blaze may gain sufficient headway to become a serious conflagration.

During these five minutes, the fire is the PERSONAL responsibility of the occupant of the building.

GALLON GASOLINE EQUALS 83 POUNDS OF DYNAMITE

Many automobile owners do not fully realize the danger connected with the careless handling of gasoline. They recognize the explosive power of the liquid, but few of them know how great the explosive power is. A writer in an automobile trade magazine seeks to make this clear and more impressive by comparing the explosive power of gasoline with that of dynamite.

He says that gasoline, even at a low temperature, constantly develops an explosive vapor. Five gallons of gasoline will generate 8,000 cubic feet of gas, which, if ignited, expands 4,000 times. One gallon of gasoline, properly mixed with air and compressed, is equal to about 83 pounds of dynamite in explosive force. What makes gasoline particularly dangerous is the fact that it is more readily ignited and exploded than dynamite.

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Do not keep gasoline in the house. If you have a small quantity on hand keep it in a red can so that it cannot possibly be mistaken for coal oil. Never fill the tank of your automobile or tractor with gasoline by lamplight or any other open light. The risk of life and property is too great.

The attention of the ladies is drawn to the practice of gasolining clothes in the kitchen when there is a fire in the stove. Discontinue such a practice as it is extremely dangerous.

THE DUTY OF INSURANCE MEN

All the fire insurance companies operating in this province have well-organized agency plants. The local agent procures the business and the company looks to the agent to protect its interests as far as a satisfactory insurable risk is concerned. Every agent should keep the interest of the insurance business constantly in mind. If he does, then he must be a fire-prevention enthusiast.

There have been cases where the agent has been lax in his underwriting and has taken applications for an amount greatly in excess of the real value of the property to be insured. This is termed over-insurance. What are the effects of such procedure? First, a needless expenditure of money on the part of the assured for protection that he could not possibly get in case of loss. The statutory conditions of fire policies are very clear on this point. The company is not liable for loss beyond the actual value destroyed by fire. Secondly, over-insurance is always a motive in incendiaryism.

Our fire agents have a duty to the public and to the company. If our agents would inspect the property to be insured and would give suggestions to the applicant relative to the protection of his property, think of the confidence it would inspire in your client and also of the effect such suggestions would have in the matter of fire prevention.

Such action and also the inspection of risks already underwritten would tend to improve the risk, a matter of vital interest to the insuring company.

The hearty co-operation of our fire agents in this work of fire prevention is earnestly requested.

ARE YOU PREPARED?

Fire gives no warning. No one can tell when or where it will break out. And it is this unexpectedness that makes the danger to life and property all the more terrible.

In 1918 millions of dollars' worth of property was consumed in flames and hundreds of lives sacrificed—all this in Canada alone.

Yet no other country in the world is so well equipped with fire-fighting apparatus or has such well-drilled men to handle it.

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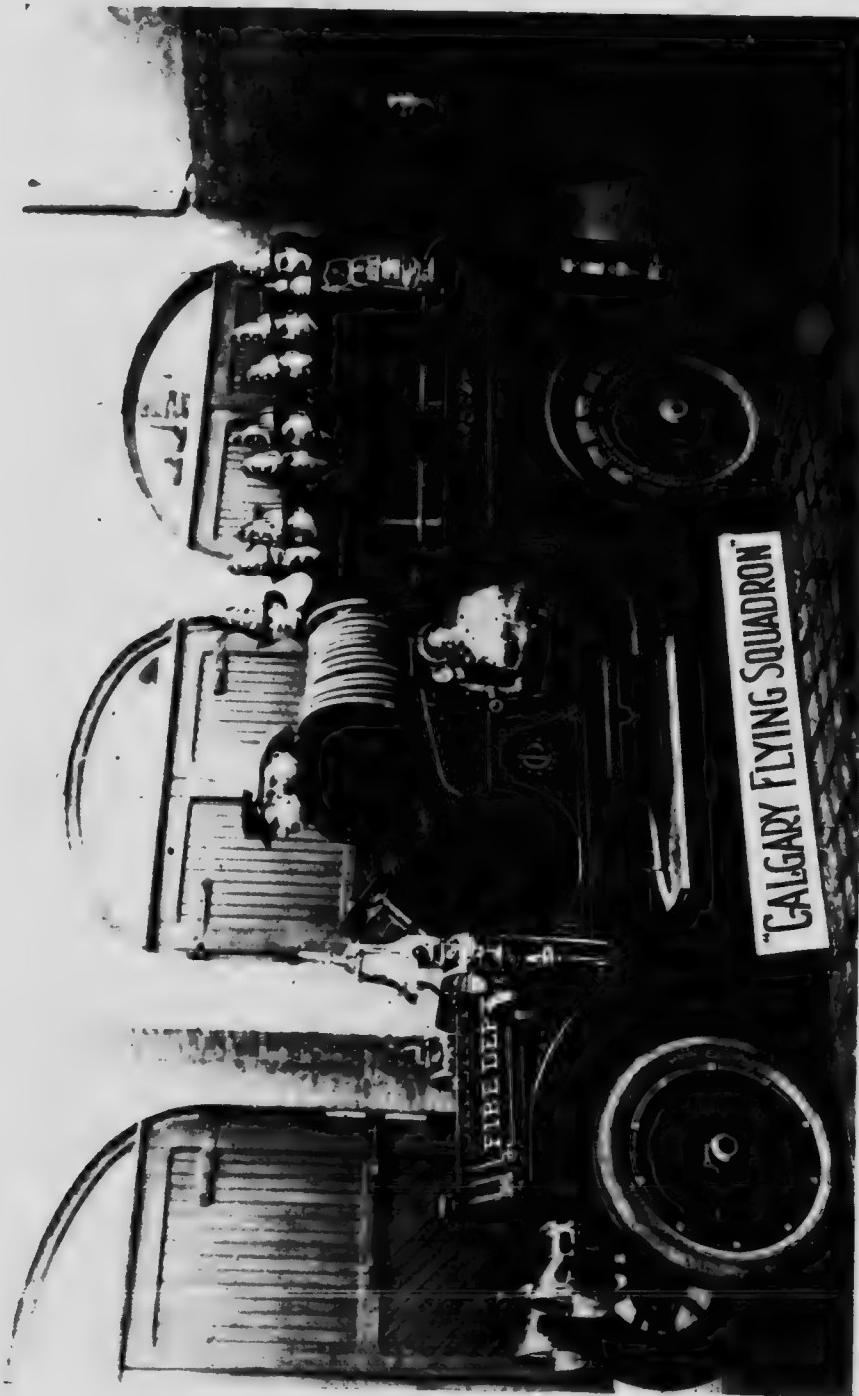


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